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United States Bankruptcy Court Western District of Michigan

In re: Amy Christine Willard Debtor

Case No. 18-03490-swd Chapter 7

CERTIFICATE OF NOTICE

District/off: 0646-1 User: jonesl Page 1 of 2 Date Rcvd: Aug 15, 2018 Form ID: 309A Total Noticed: 36

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.					
db	Amy Christine Willard, 2131 Bloomfield Avenue, Kalamazoo, MI 49001-5269				
tr	+Stephen L. Langeland, 6146 West Main Street, Suite C, Kalamazoo, MI 49009-4047				
8266626	+Advia Credit Union, Payment Services, P.O. Box 10309, Des Moines IA 50306-0309				
8266631	+Equifax Information Svs LLC, P.O. Box 740256, Atlanta GA 30374-0256				
8266632	+Experian, 701 Experian Parkway, P.O. Box 2002, Allen TX 75013-2002				
8266633	+Lake Michigan Credit Union, P.O. Box 2848, Grand Rapids MI 49501-2848				
8266642	+PNC Bank, P.O. Box 609, Pittsburgh PA 15230-0609				
8266643	PNC Bank, P.O. Box 856177, Louisville KY 40285-6177				
8266644	Trans Union, P.O. Box 4000, Chester PA 19016				
_	tronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.				
aty	E-mail/Text: RogerJBus@sbcglobal.net Aug 15 2018 22:22:00 Roger J. Bus,				
	Debt Relief Law Center, 903 East Cork Street, Kalamazoo, MI 49001				
smg	EDI: IRS.COM Aug 16 2018 02:08:00 Internal Revenue Service, Centralized Insolvency Unit,				
	PO Box 7346, Philadelphia, PA 19101-7346				
smg	+E-mail/Text: MarcsBankruptcyUnit@michigan.gov Aug 15 2018 22:22:44 MI DEPT OF TREASURY,				
	COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668				
smg	+E-mail/Text: bankruptcynoticeschr@sec.gov Aug 15 2018 22:22:25 SECURITIES & EXCHANGE COMM,				
	BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900, CHICAGO, IL 60604-2815				
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Andy Vara,				
	Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,				
	Grand Rapids, MI 49503-2865				
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Daniel J. Casamatta,				
	Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865				
ngt.					
ust					
	Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865				
nat	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 David W. Asbach,				
ust	Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,				
	Grand Rapids, MI 49503-2865				
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Dean E. Rietberg,				
abe	Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,				
	125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865				
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Habbo G. Fokkena,				
	Office of the United States Trustee, Michigan/Ohio Region 9,				
	The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837				
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Matthew T. Cronin,				
	Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,				
	Grand Rapids, MI 49503-2865				
ust	+E-mail/Text: matthew.w.cheney@usdoj.gov Aug 15 2018 22:22:51 Matthew W. Cheney,				
	Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,				
	Grand Rapids, MI 49503-2865				
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Michael V. Maggio,				
	Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,				
	125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865				
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 Michelle M. Wilson,				
	Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,				
	125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865				
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,				
	Grand Rapids, MI 49503-2837				
net	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Aug 15 2018 22:22:20 United States Trustee,				
ust	The Ledyard Building, 2nd Floor, 125 Ottawa Avenue NW, Suite 200R,				
	Grand Rapids, MI 49503-2837				
8266625	+E-mail/Text: collections@adviacu.org Aug 15 2018 22:22:43 Advia Credit Union,				
0200025	550 S. Riverview Dr., Parchment MI 49004-1299				
8266630	EDI: CAPITALONE.COM Aug 16 2018 02:08:00 Capital One Bank, P.O. Box 5155,				
	Norcross GA 30091				
8266629	EDI: CAPITALONE.COM Aug 16 2018 02:08:00 Capital One Bank, P.O. Box 71083,				
	Charlotte NC 28272-1083				
8266627	EDI: CAPITALONE.COM Aug 16 2018 02:08:00 Capital One Bank, P.O. Box 30285,				
	Salt Lake City UT 84130-0285				
8266628	EDI: CAPITALONE.COM Aug 16 2018 02:08:00 Capital One Bank, P.O. Box 6492,				
	Carol Stream IL 60197-6492				
8266635	+E-mail/Text: bk@lendingclub.com Aug 15 2018 22:22:41 Lending Club,				
	71 Stevenson St., Suite 300, San Francisco CA 94105-2985				
8266637	+E-mail/Text: bankruptcy@mortgagecenter.com Aug 15 2018 22:22:06 Mortgage Center LLC,				
0066636	29621 Northwestern Highway, Southfield MI 48034-1033				
8266638	E-mail/Text: electronicbkydocs@nelnet.net Aug 15 2018 22:22:31 Nelnet Loan Services, Inc.,				
8266639	P.O. Box 2970, Omaha NE 68103-2970 EDI: AGFINANCE.COM Aug 16 2018 02:08:00 OneMain, P.O. Box 790368,				
0400033	Saint Louis MO 63179-0368				
	Daine 10410 10 001/7 0000				

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District/off: 0646-1 User: jonesl Page 2 of 2 Date Rcvd: Aug 15, 2018

Form ID: 309A Total Noticed: 36

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center

(continued)

8266640 EDI: AGFINANCE.COM Aug 16 2018 02:08:00 OneMain Financial, P.O. Box 183172,

Columbus OH 43218-3172
8266641 EDI: AGFINANCE.COM Aug 16 2018 02:08:00 OneMain Financial, 137 West Centre Avenue,

Portage MI 49024-5335

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8266634* +Lake Michigan Credit Union, P.O. Box 2848, Grand Rapids MI 49501-2848

8266636* +Lending Club, 71 Stevenson St., Suite 300, San Francisco CA 94105-2985

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2018 at the address(es) listed below:

Roger J. Bus on behalf of Debtor Amy Christine Willard RogerJBus@sbcglobal.net Stephen L. Langeland slangeland@lelawyers.com, mi22@ecfcbis.com

TOTAL: 2

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Official Form 309A (For Individuals or Joint Debtors) (12/15)

Information	n to identify the case:	
Debtor 1	Amy Christine Willard	Social Security number or ITIN xxx-xx-8669
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name First Name Middle Name Last Name	EIN Social Security number or ITIN EIN
United States Bankruptcy Court Western District of Michigan Case number: 18–03490–swd		Date case filed for chapter 7 8/14/18

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court

with the court.						
		About Debtor 1:		About Debtor 2:		
1.	Debtor's full name	Amy Christine Willard				
2.	All other names used in the last 8 years					
3.	Address	2131 Bloomfield Avenue Kalamazoo, MI 49001–5269				
4.	Debtor's attorney Name and address	Roger J. Bus Debt Relief Law Center 903 East Cork Street Kalamazoo, MI 49001		Contact phone (269) 342–1116 Email: RogerJBus@sbcglobal.net		
5.	Bankruptcy trustee Name and address	Stephen L. Langeland 6146 West Main Street Suite C Kalamazoo, MI 49009		Contact phone (269) 382–3703		

For more information, see page 2 >

Debtor Amy Christine Willard

Case number 18-03490-swd

6.	Bankruptcy clerk's office	DANIEL M. LAVILLE, Clerk of the Bankruptcy Court One Division Ave., N. Room 200 Grand Rapids, MI 49503	Hours open: M-F, 8 AM - 4 PM		
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (616)456–2693		
			Date: 8/15/18		
7.	Meeting of creditors	October 11, 2018 at 09:00 AM	Location:		
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Federal Bldg., U. S. Courthouse, 410 W. Michigan Avenue, Kalamazoo, MI 49007		
8.	Presumption of abuse	The presumption of abuse does not arise.			
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.				
9.	Deadlines The bankruptcy clerk's office must receive	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 12/10/18		
	these documents and any required filing fee by the following deadlines.	You must file a complaint: • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or			
		 if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). 			
		You must file a motion: • if you assert that the discharge should be denied under § 727(a)(8) or (9).			
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors		
10.	Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a			
	Please do not file a proof of claim unless you receive a notice to do so.				
11.	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
12.	Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.			
	Abandonments	Trustees may abandon property in no asset estates without notice to creditors or other interested parties. Anyone wishing to receive notice of such abandonment must file a request with the Court.			